

Exhibit 1

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ORLANS

ORLANS ASSOCIATES, P.C.
P O Box 5041
Troy, Michigan 48007
P (248) 502-1400 F (248) 502-1401
www.Orlans.com

IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AS TO THIS OBLIGATION, THIS COMMUNICATION IS INTENDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IN SUCH CASE, PLEASE DISREGARD ANY PART OF THIS COMMUNICATION WHICH IS INCONSISTENT WITH THE FOREGOING.

OTHERWISE, FEDERAL LAW REQUIRES US TO ADVISE YOU THAT COMMUNICATION FROM OUR OFFICE COULD BE INTERPRETED AS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR TWELVE MONTHS, PLEASE CONTACT OUR OFFICE AS YOU MAY BE ENTITLED TO THE BENEFITS OF THE SERVICEMEMBERS' CIVIL RELIEF ACT.

February 12, 2014

Elizabeth Nanas

[REDACTED]
[REDACTED]
[REDACTED]

File Number: [REDACTED]

Dear Elizabeth Nanas

This office represents CitiMortgage, Inc., which is the creditor to whom your mortgage debt is owed or the servicing agent for the creditor to whom the debt is owed. The creditor has referred this matter to this office with instructions to start proceedings to foreclose the mortgage located at: [REDACTED]
Detroit, Michigan 48209

As of February 16, 2014, the TOTAL PAYOFF is \$52,454.34

Be Advised this is NOT a Payoff quote or an attempt to collect a debt.

Under the terms of your mortgage, the creditor hereby elects to accelerate the total indebtedness. You may have the right to reinstate the mortgage, subject to the creditor's approval by paying all past due installments, late charges, delinquent taxes, insurance premiums, costs and fees incurred in the foreclosure. Requests for reinstatement information must be received before the date of the sheriff's sale. To request reinstatement information, contact our Loan Resolution Department at (248) 502-1400, or email at reinstatements@orlans.com. Please leave your loan information and mailing address with our automated service. A representative will contact you via mail or phone within five business days.

The debt described above will be assumed to be valid by this office, the creditor's law firm, unless you, the debtor/consumer, within thirty (30) days after the receipt of this notice, dispute the validity of the debt or some portion thereof. If you notify this office in writing, within thirty (30) days of the receipt of this notice, that the debt, or any portion thereof, is disputed, we will obtain a verification of the debt and a copy of the verification will be mailed to you. If the debt is based on a judgment, a copy of the judgment will be provided for you, upon request.

If the creditor mailed it paragraph one above, copy of original creditor and this letter will be requested by this office within thirty (30) days from the receipt of this notice. If the same day, unless the original creditor will be mailed to you.

If you have been discharged from debts due you by the foregoing law and if you have received this letter is not, and should not be construed to be an attempt to collect debts due you, then do not respond to this enforcement of a debt against the recipient.

Very truly yours,
O'Hara Associates, P.C.